

🏠 HOUSING

WE ENVISION...

...a city in which safe, appropriately designed housing options are available and affordable for older residents, including housing with services that help them stay at home.

WE HEARD...

- Many older Boston residents need more housing they can afford.
- 55% of survey respondents say they do not believe there are sufficient and **affordable housing** options available in their neighborhoods.
- Older Boston residents want downsizing options, including housing with services.

- 63% of survey respondents say that more housing with services needs to be developed for seniors in Boston.
- Boston seniors need help accessing affordable home maintenance services, so they can live safely in their homes.
- Nearly 90% of older adults report wanting to stay in their home for as long as possible.

KEYWORDS:

AFFORDABLE HOUSING: Refers to housing for which the occupant is paying no more than 30% of his or her income for housing costs, including utilities. Affordable housing initiatives are meant to serve very low- to moderate-income households.



WE HEARD:

“I have my own home. I need to repair it but I have no money to repair it. Can the city make loans available to the elders, so that they can pay it back in small amounts?”

- BOSTON RESIDENT

“There is not enough attention and services provided for senior homeowners. Seniors in elderly complexes seem to have more services provided to them.”

- BOSTON RESIDENT

“My wife and I have lived in South Boston for the last 34 years. We love it here and would prefer to remain in our home but as we get closer to retirement I don’t know that it will be financially feasible.”

- BOSTON RESIDENT

WE ARE...

It is important to note there are already quite a few accomplishments that have been made or are underway. Led by the [Department of Neighborhood Development](#), City departments and community partners are working collaboratively to meet the goals of Housing a Changing City: Boston 2030. This plan highlights goals for housing seniors in a special Senior Chapter of the plan. According to the plan, “Between 2010 and 2030, Boston will gain 22,500 senior households.” Since the launch of the plan, the City has been working towards developing 5,000 additional units of [senior housing](#) (including 1500 affordable), and providing increased housing stabilization and support services for Boston’s seniors.

Housing Production, Security, and Investment

Over the past two years, despite the elimination of [Section 202](#) federal funds for new elderly housing construction, 264 new units for low-income seniors have been either permitted or completed. The City worked to establish new funding resources and identified parcels of City-owned land for development of senior housing, which has helped build a 192-unit pipeline. Private developers have permitted 101 new middle- and market-rate units for seniors to date. Additionally, almost 700 senior households living in privately-owned subsidized housing were provided with added housing security through affordability extensions beyond the year 2030. Mayor Walsh also invested \$3 million to make improvements to common areas in 21 Boston Housing Authority Elder and Disabled housing buildings.

Enhancing Stabilization Services, Housing Education, and Creative Solutions

In 2016, Mayor Walsh created the Office of Housing Stability and expanded the Elderly Commission’s Housing Unit to promote stable housing for Boston residents through coordination of services and enhanced access to information. Many senior homeowners benefit from the ongoing foreclosure programs and senior homeowner repair services that Boston has to offer. In addition, Mayor Walsh launched Senior Saves, a program to help low-income older adults access energy efficient furnaces, and also expanded the Senior Property Tax Work Off program, where seniors contribute their skills and expertise to the City while getting a discount on their property taxes. Through its Housing Innovation Lab, the City has also been exploring creative solutions for middle income housing and the possibility of expanding housing options including best practices and feasibility of accessory dwelling units.

- KEYWORDS:
- SENIOR HOUSING: [Housing designed for adults age 55 and older.](#)
- DEPARTMENT OF NEIGHBORHOOD DEVELOPMENT (DND): [A City department that works with communities to improve Boston’s neighborhoods through investing public resources. They create housing options, support tenants and homeowners and manage the City’s real estate.](#)
- THE SECTION 202 PROGRAM: [Federal grants for affordable senior housing. Currently not being funded.](#)
- BOSTON HOME CENTER: [The City’s one-stop shop for home buyers and homeowners. The Center helps Boston residents purchase, improve, and keep their homes.](#)

WE WILL...

Recommendation #1:

Encourage age-friendly development, alternative housing options and communities.

- Ⓢ **Action Item A:** We will encourage universal design principles and features to allow for aging in place, paying particular attention to the layout of kitchens and bathrooms. We will encourage the development of common areas and shared spaces to reduce social isolation.
- Action Item B:** We will require developers who are seeking funding from the City for senior housing to either have services embedded in the housing or to have a plan for connecting people to services.
- Action Item C:** We will explore creation of a “Homeshare” network, matching older homeowners with rooms to rent with others who need to rent a room, such as graduate students or other older adults.
- Action Item D:** We will convene a workshop to share information about the [“Village” model](#) in neighborhoods not currently covered by a “Village”.

Recommendation #2:

Advocate for affordable housing and services for older adults.

- ⓔ **Action Item A:** We will advocate at the state and federal levels for increasing funding towards [housing vouchers](#) and increasing the value of the vouchers.
- ⓔ **Action Item B:** We will support advocacy efforts to expand vouchers for use in obtaining support services within housing units.
- ⓔ **Action Item C:** We will support the efforts of community partners advocating

for the reinstatement of the federal Section 202 funding to support new low income housing development.

Recommendation #3:

Improve education about housing and housing services available in Boston.

- ⓔ **Action Item A:** We will educate older adult homeowners about how to access existing housing support services, such as the home repair and modification resources, information about selling a home, reverse mortgages and tax-relief programs.
- ⓔ **Action Item B:** We will educate older adults who are renters about the resources available to assist with remaining housed or finding appropriate housing, as well as their rights as tenants.
- Action Item C:** We will conduct an inventory of existing programs and services that help older adults stay in their homes and compile them into an easy-to-access, centralized location.

- KEYWORDS:
- VILLAGE MODEL: [Grassroots non-profit membership organizations created to help residents stay in their homes. Provide volunteer services including transportation, inspiring health and wellness programs, home repairs, social and educational activities. The first Village started here in Boston and is called Beacon Hill Villages.](#)
- HOUSING CHOICE VOUCHER PROGRAM: [The federal government’s major program for helping very low-income families, the elderly, and the disabled to afford housing in the private market. The participant chooses any housing that meets the requirements of the program](#)

Recommendation #4:

Support older Boston homeowners through tax relief programs.

- **(E) Action Item A:** We will create a public information campaign similar to the Earned Income Tax Credit Campaign, to increase the use of the [Senior Circuit Breaker Tax Credit](#).
- **(E) Action Item B:** We will increase awareness of the programs and exemptions available to help senior homeowners reduce property taxes by creating and delivering a comprehensive training for older adults. We will host training opportunities throughout the neighborhoods of Boston targeting areas with high percentages of senior homeowners. We will make sure that information about these programs is easily accessible on the City website and also in promotional materials.
- **(E) Action Item C:** We will pursue legislation that will increase the income and net worth limits for the 41C elderly exemption program to reflect the impact of inflation. The limits have not been adjusted since 2004. Raising the limits will enable more seniors with limited incomes to participate in the program.
- **(E) Action Item D:** We will seek to increase the work-off credit maximum for the City's Senior Property Tax Work Off Program from \$1000 to \$1500 for FY 2019.

Recommendation #5:

Support housing for Boston's most at-risk seniors.

- **Action Item A:** As part of the Boston Homeless Elder Prevention Task Force (HELP), we will work with partner organizations to streamline and coordinate the system of assistance for older adults needing housing or looking to maintain housing.
- **Action Item B:** We will house all chronically homeless elders over 50 with long-term supportive services.
- **(E) Action Item C:** We will aggressively pursue additional policies and tools to prevent the displacement of low and moderate-income seniors, ensuring that they can continue to live in the communities and neighborhoods they love.
- **Action Item D:** We will explore potential solutions to assist senior homeowners with severely distressed properties.

KEYWORDS:

The [Massachusetts "CIRCUIT BREAKER" tax credit program](#) is a program for adults age 65 + whose property taxes and half of the water and sewer bills are more than 10% of their annual gross income (or for renters, if their rent is greater than 25% of their income) and who meet a few other rules.

